

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

Andrew B. Finberg
Chapter 13 Standing Trustee
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**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)**

In Re:

MILDRED M. ALSTON

Debtor(s).

Proceedings in Chapter 13

Case No.: 24-15189-ABA

**TRUSTEE'S STATEMENT PURSUANT
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: December 13, 2024

ICB: KES

via first class mail:

MILDRED M. ALSTON

Respectfully submitted,

/s/ ANDREW B. FINBERG

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Chapter 13 Standing Trustee

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)

IN RE:

Mildred Alston

Debtor(s).

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Case Number: 24-15189 (ABA / JNP)

CERTIFICATION OF HOUSEHOLD INCOME
DERIVING FROM INDEPENDENT EMPLOYEE
AND/OR NON-EMPLOYEE COMPENSATION
(IRS FORM 1099-MISC INCOME)

I, James Alston being duly sworn, upon my oath state:

1. I derive income from independent employee and/or non-employee compensation (IRS Form 1099-Misc) for the following company(ies):
 - a. Right Way Auto Sales.
 - b. _____.
2. The nature of my work as a Form 1099-Misc employee is clean cars and drive cars.
3. I began as a Form 1099-Misc employee on April 2022.
4. I presently ~~(receive)~~ do not receive income as a 1099 employee.
5. I stopped as a Form 1099-Misc employee on N/A.
6. I ~~(do or do not)~~ do not have separate liability insurance coverage for the work I perform as a Form 1099-Misc employee.
7. As of the date of this certification I have the following insurance coverage(s):

<input type="checkbox"/> Auto insurance;	<input type="checkbox"/> Professional liability insurance (E&O);
<input type="checkbox"/> Property insurance;	<input type="checkbox"/> Malpractice insurance;
<input type="checkbox"/> Other: _____;	<input checked="" type="checkbox"/> No insurance required. I have my own personal auto insurance.
8. I ~~(do or do not)~~ do not have an active license or permit for the work I perform as a Form 1099-Misc employee.
9. I have bank accounts in the following financial institutions which are utilized for the work I perform as a Form 1099-Misc employee: None. I use my wife's bank account.

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)

10. I ~~(do not)~~ do not have business expenses associated with the work I perform as a Form 1099-Misc employee (i.e. gas, travel, tolls, etc.).
11. These expenses are ~~(reimbursed or unreimbursed)~~ N/A by my employer.
12. I ~~(have or have not)~~ have not filed individual tax returns with the Internal Revenue Service for all the prior tax years, for which I/the business was required to file a return.
13. I ~~(have or have not)~~ have not filed applicable state tax returns with the State of New Jersey or any other state or commonwealth for all prior tax years, for which I/the business was required to file a return.
14. As of the date of this certification, the value of my business assets, including tools, equipment, inventory, and accounts total \$ 0.
15. As of the date of this certification, I have business obligations which total \$ 0.
16. In support of this certification and as required by the Standing Trustee, I provide the following attached documents (attached): The only document I have is the Profit & Loss Statement, attached.
- Last two (2) filed Federal Tax Returns, with all supporting schedules and statements;
 - Last Form 1099-Misc received;
 - Six (6) months of pre-petition Bank Statements (all pages);
 - Six (6) months of pre-petition Profit and Loss statements;
 - Current insurance declaration page;
 - Current license and/or permit, plus municipal and county licenses and certifications; and
 - Six (6) months of pre-petition income from all other sources.

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that ~~(I or my attorney)~~ my attorney will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: 12/5/2024

/s/ James Alston

Debtor's Husband

Date: _____

/s/ _____

Co-Debtor

Date: _____

/s/ _____

Household Member